

Information to identify the case:

Debtor 1	<u>Kamini Pitysingh</u>	Social Security number or ITIN	xxx-xx-5805
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	17-19262-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kamini Pitysingh

7/7/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kamini Pitysingh
Debtor

Case No. 17-19262-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2021:

Recip ID	Recipient Name and Address
db	+ Kamini Pitysingh, 235 Lembeck Ave, Jersey City, NJ 07305-3802
516809503	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court., AM HONDA FIN, 201 LITTLE FALLS DR, WILMINGTON, DE 19808
518744639	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518744640	+ J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services 92619-2708
519053754	+ U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519053755	+ U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as Serviced by Select Portfolio Servicing,

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 07 2021 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 07 2021 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516809505	+ EDI: WFNNB.COM	Jul 08 2021 00:43:00	ANNIE SEZ, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
516809506	+ EDI: BANKAMER.COM	Jul 08 2021 00:43:00	BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
516809508	+ EDI: LCIBAYLN	Jul 08 2021 00:43:00	BAYVIEW FINANCIAL LOAN, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146-1873
517054486	+ EDI: LCIBAYLN	Jul 08 2021 00:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
516809510	+ EDI: CAPITALONE.COM	Jul 08 2021 00:43:00	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
516809509	+ EDI: CAPITALONE.COM	Jul 08 2021 00:43:00	CAPITAL ONE, PO BOX 26625, RICHMOND, VA 23261-6625
516809515	+ EDI: WFNNB.COM	Jul 08 2021 00:43:00	COMENITY BANK/ANNIESEZ, 995 W 122ND AVE, WESTMINSTER, CO 80234-3417
516809516	+ Email/PDF: creditonebknofications@resurgent.com	Jul 07 2021 20:44:35	CREDIT ONE BANK NA, PO BOX 98872, LAS VEGAS, NV 89193-8872
516809517	+ Email/PDF: creditonebknofications@resurgent.com	Jul 07 2021 20:44:35	CREDITONEBNK, PO BOX 98872, LAS VEGAS, NV 89193-8872
516809518	+ EDI: DISCOVER.COM	Jul 08 2021 00:43:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316

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516809519	EDI: CITICORP.COM	Jul 08 2021 00:43:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
516809521	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jul 07 2021 20:40:00	JH PORTFOLIO DEBT EQUI, 5757 PHANTOM DR STE 225, HAZELWOOD, MO 63042-2429
516809512	EDI: JPMORGANCHASE	Jul 08 2021 00:43:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516809522	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 07 2021 20:44:35	LVNV FUNDING LLC, PO BOX 10497, GREENVILLE, SC 29603-0497
517053907	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2021 11:35:53	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516809525	+ EDI: PRA.COM	Jul 08 2021 00:43:00	PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
517059689	EDI: PRA.COM	Jul 08 2021 00:43:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517060945	EDI: PRA.COM	Jul 08 2021 00:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516809527	+ EDI: CITICORP.COM	Jul 08 2021 00:43:00	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
516809528	+ EDI: SECONDRound.COM	Jul 08 2021 00:43:00	SECOND ROUND LP, 4150 FRIEDRICH LANE SUIT, AUSTIN, TX 78744-1052
516809529	+ EDI: RMSC.COM	Jul 08 2021 00:43:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
516809530	+ EDI: RMSC.COM	Jul 08 2021 00:43:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
516809531	+ EDI: RMSC.COM	Jul 08 2021 00:43:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
516812157	+ EDI: RMSC.COM	Jul 08 2021 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516809532	+ EDI: WFFC.COM	Jul 08 2021 00:43:00	WF CRD SVC, 3201 N 4TH AVE, SIOUX FALLS, SD 57104-0700

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516809504	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, AM HONDA FIN, 201 LITTLE FALLS DR, WILMINGTON, DE 19808
516809507	*+	BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
516809511	*+	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
516809520	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
516809513	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516809514	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
519213649	*+	Kamini Pitysingh, 235 Lembeck Ave., Jersey City, NJ 07305-3802
516809523	*+	LVNV FUNDING LLC, PO BOX 10497, GREENVILLE, SC 29603-0497
516809524	*+	LVNV FUNDING LLC, PO BOX 10497, GREENVILLE, SC 29603-0497
516809526	*+	PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mw-c-law.com nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bkecf@milsteadlaw.com alubin@milsteadlaw.com
Brian E Caine	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mw-c-law.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC njecfmail@mw-c-law.com
Francis T. Tarlecki	on behalf of Creditor Bayview Loan Servicing LLC Njecfmail@mw-c-law.com ftarlecki.kashlaw@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa S DiCerber	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Kamini Pitysingh ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12